

Certificate Number: 02470-NJ-DE-037202988

Bankruptcy Case Number: 23-10880



02470-NJ-DE-037202988

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on February 21, 2023, at 3:48 o'clock PM EST, Daniel Mark Adams completed a course on personal financial management given by internet by Isabel C. Balboa, Chapter 13 Standing Trustee, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the District of New Jersey.

Date: February 22, 2023 By: /s/Kathy Mills

Name: Kathy Mills

Title: TENS Instructor